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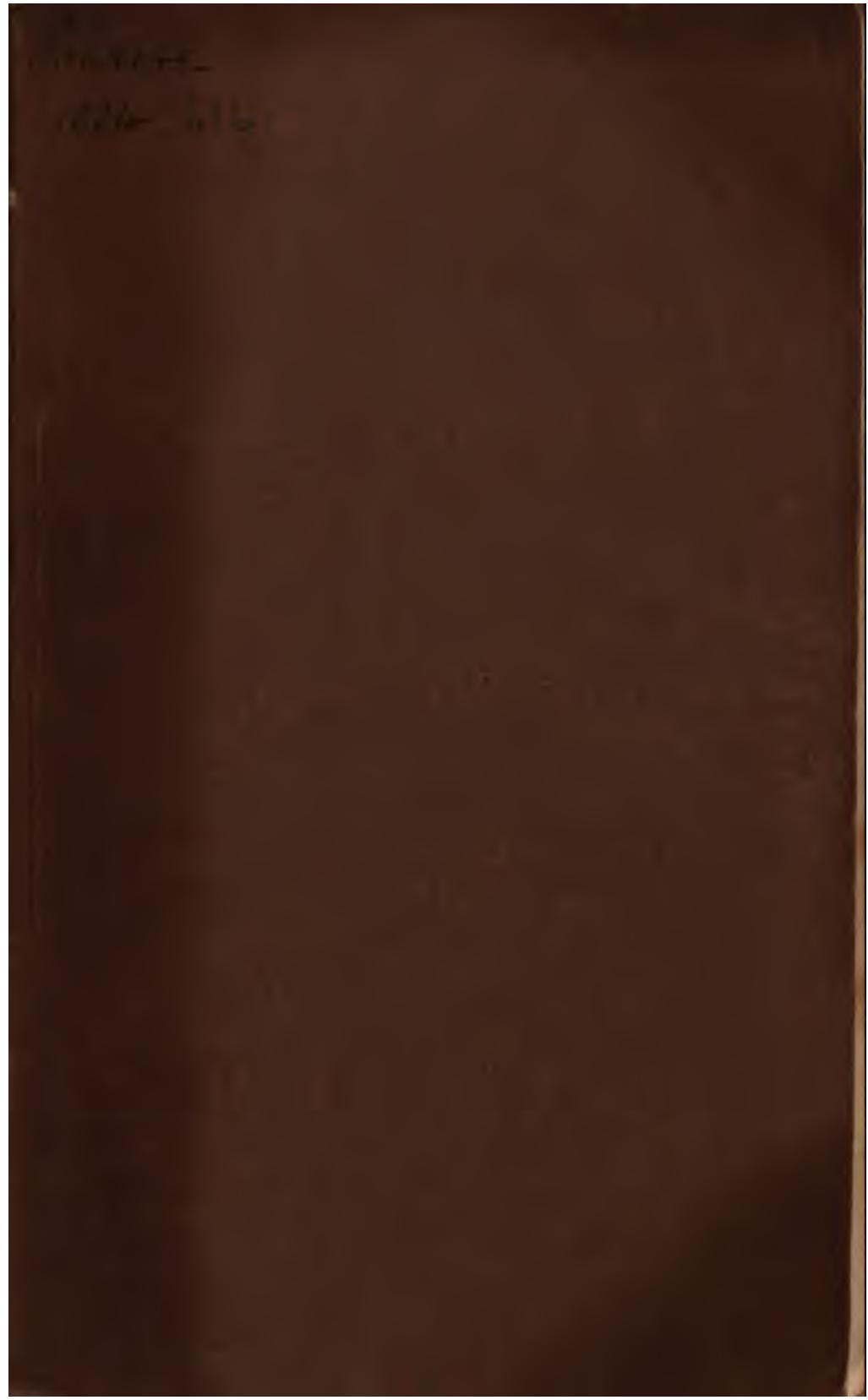
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# **RULES AND TABLES**

**FOR**

## **PROVIDENT AND INDEPENDENT INSTITUTIONS.**

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**COMPILED AND CALCULATED**

**BY W. SANDERS, M.R.C.S.**

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**PUBLISHED BY THE SOCIETY FOR PROMOTING THE  
ESTABLISHMENT OF CLUBS ON  
SOUND PRINCIPLES.**

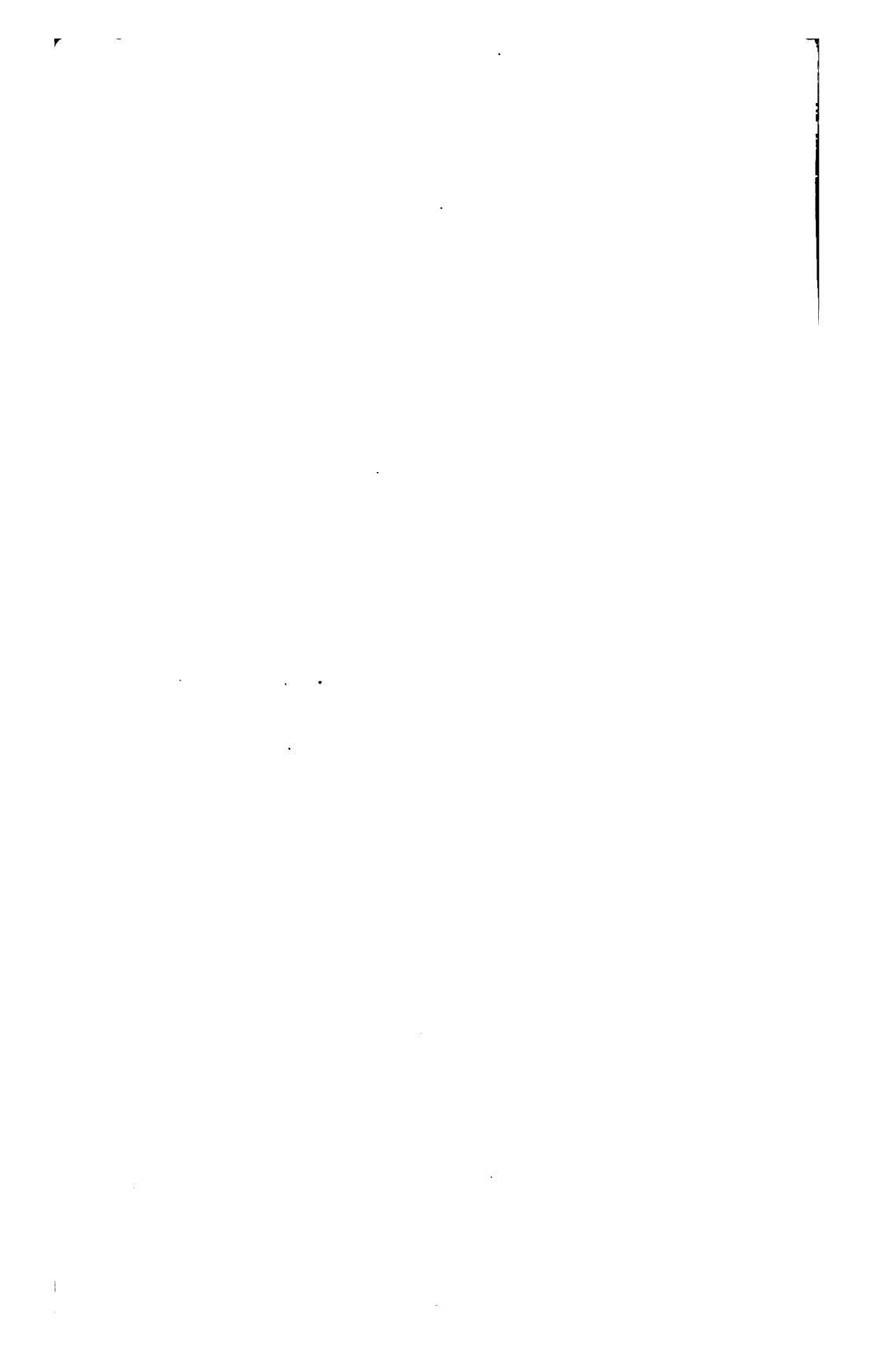
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**1834.**

**616.**



SOCIETY  
FOR  
PROMOTING THE ESTABLISHMENT  
OF CLUBS

ON SOUND PRINCIPLES.

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ESTABLISHED IN BIRMINGHAM, 1834.

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PRESIDENT—THE RIGHT HON. LORD CALTHORPE.

VICE-PRESIDENT—T. LEE, Esq.

TREASURER—P. M. JAMES, Esq. HIGH BAILIFF.

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COMMITTEE.

T. TYNDALL, Esq. <i>Low Bailiff</i>	Mr. E. ARMFIELD
Mr. W. CHANCE	Mr. R. WEBB
Mr. W. BEALE	Mr. T. LOWE
Mr. T. E. LEE	CAPTAIN MOORSOM
Mr. J. PEARSON	Mr. F. CLARK
Mr. J. MOILLIET	Mr. EDMUND HEELEY
Mr. T. KNOTT	Mr. J. MERRY
Mr. H. SMITH	Mr. J. JAMES
Mr. JOHN STURGE	Mr. T. BEILBY
Mr. J. M. KNOTT	Mr. S. BEALE
Mr. H. MERRY	Mr. J. BACCHUS.

TOGETHER WITH THE  
MAGISTRATES, CLERGY, and DISSENTING MINISTERS.

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HONORARY SECRETARIES,  
W. SANDERS—I. AARON.

## NOTICE.

THE object of the Society for Promoting the Establishment of Clubs on Sound Principles is to collect and diffuse such information as will induce and enable the operative classes to form Clubs on sound principles, with a view to provide not only for themselves, but for their wives and families, under all those emergencies which so frequently compel them to resort to gratuitous and parochial assistance, thereby encouraging those habits of providence and self-dependence which so well consist with the advanced condition of this important class of society ; and further to watch over the progress of those Clubs which may adopt the plans recommended by the Society, leaving the management of each Institution in the hands of its own members.

The following Rules having been certified by T. TIDD PRATT, Esq. the Barrister appointed to certify the Rules of Friendly Societies ; and the several tables relating to assurance in sickness, old age, and at death, having been approved by GRIFFITH DAVIES, Esq. the Actuary to the Guardian Assurance Office, they will be supplied at a low rate to any Club that may be established on these plans, together with all necessary Books and Forms for conducting such an Institution, on condition that an annual return of the rate of Sickness and Mortality be forwarded to this Society, according to a form which will be supplied. Parties wishing to adopt the Rules may obtain every information on application to Mr. SANDERS, Islington-row, Birmingham.

# PROVIDENT AND INDEPENDENT INSTITUTION.

N.B. The blanks are intended to be filled up, to suit the circumstances of each Institution.

## 1.—*Object.*

THE object of this Institution IS TO ENABLE THE PROVIDENT AND INDUSTRIOUS OF BOTH SEXES, AND OF ALL AGES AND TRADES, RESIDING WITHIN MILES OF

TO PROVIDE AGAINST SICKNESS, EITHER BY MUTUAL ASSURANCE OR BY INDEPENDENT SAVINGS ; ALSO TO ENABLE THEM TO PROVIDE FOR THE EXIGENCIES ARISING FROM OLD AGE, BIRTHS, DEATHS, AND WANT OF EMPLOYMENT ; and to do it at such time, and in such manner, as shall best suit the circumstances of each individual ; and to obtain perfect security, with good and regular interest for their money.

## 2.—*Place of Meeting.*

All Meetings of the Institution shall be held at

but shall, under no circumstances, be held at or be removed to a public house.

## 3.—*Institution to consist of three distinct Clubs.*

The Institution shall consist of three distinct Clubs, viz. a Medical Attendance, a Sick Pay, and a Saving Club, and every member shall be at liberty to subscribe to one or all, as he can afford, if not prevented by any of the subsequent laws.

#### *4.—Management.*

The Institution shall be managed by a Committee, and six or more Trustees.

#### *5.—Committee.*

The Committee, in whom shall be vested the general management of the Institution, shall consist of the

the Officers of the Institution, and twelve or more adult members, elected by ballot at a general meeting ; one half of whom shall be ballotted out annually, and not be re-elected for one year at least. Any member refusing to act on the Committee, if elected, shall forfeit five shillings, but such member shall not be called upon again until every adult member has either served the office or paid the fine.

#### *6.—Duties of the Committee.*

The Committee shall meet on the last Tuesday in every month, and at such other times as they shall appoint. Seven Members of the Committee, duly assembled, shall be competent to act. They shall elect annually a Treasurer, a Secretary, and six or more legally-qualified Medical Practitioners: \* and on the death or resignation of any person so appointed the vacancy shall be filled at the next meeting of the Committee. They shall appoint, monthly, such Stewards and Visitors as they may deem necessary to watch over the inter-

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\* When six Medical Practitioners cannot be obtained, it is highly desirable that all those who reside in the place should, if they are willing, be appointed.

rests of the Institution. They shall have the power of admitting members, of forming sub-committees, of making such regulations as the interests of the Institution, from time to time, may demand; provided always, that such regulations do not alter or contravene any of the existing laws, and that they are conformable to the laws for the regulation of Friendly Societies, and that they receive the sanction and concurrence of the Trustees. They shall also have power to superintend, direct, manage, and conduct the business of this Institution, according to such rules, regulations, and statutes, as have been, or shall be made and provided for the government thereof; and such Committee shall in all things act for and in the name of this Institution; and all acts and orders of such Committee, made under the powers delegated to them, shall have the like force and effect as the acts and orders of this Institution at any general meeting thereof could or might have had, in pursuance of the said act relating to Friendly Societies.

### *7.—Regulation of Meetings.*

In all meetings the powers and authorities vested generally in the Committee shall and may be had, made, done, and exercised, by the major part of the Committee, who shall be present at such respective meetings, such number not being less than seven. Before the commencement of any other business, a Chairman shall be elected; all questions shall be determined by vote; the majority shall bind the minority; and if the votes on both sides, including the Chairman's vote, be equal, the Chairman shall give the casting or decisive vote. The Committee may adjourn themselves, to meet at such time or place as the major part of them present at any meeting shall appoint; but no proceedings shall be valid or have force, unless entered, together with the names of the Committee present, in a book kept for the purpose, and signed by the Chairman of the meeting. In case seven members shall not attend, the Secretary shall have power to adjourn the meeting to some convenient day, which adjournment, being entered in the book of proceedings, shall be deemed a full and sufficient continuance of such meeting.

### *8.—Special Meetings.*

A Special Meeting may be summoned on any emergency by the direction of any five Members of the Committee, or by any three Trustees, signified in writing to the Secretary, and stating the purposes for which such special meeting is required, of which two days' notice shall be given in writing

by the Secretary to every Member of the Committee, specifying the time, place, and object of the meeting ; and no other business shall be transacted than that for which the meeting is especially summoned.

#### 9.—*Trustees.*

The Trustees shall in the first place be appointed by the Committee ; but on the death or resignation of any Trustee, the remaining Trustees shall be empowered to fill the vacancy ; but should the Trustees neglect to make the appointment on their next meeting after such death or resignation, the Committee shall elect such number of eligible persons as may be necessary to complete the original number of Trustees. The duty of Trustees is to watch over the pecuniary interests of the Institution in general, but especially of those members whose situation in life does not enable them to investigate the accounts for themselves. They shall meet every *three* months, on the last Monday in July, October, January, and April, and at such other times as they shall appoint. They shall elect three of their number as Auditors, to investigate and audit the Treasurer's and Secretary's accounts. They shall advise the Committee in any difficult points which they shall think fit to refer to them. They shall have power to confirm all regulations made by the Committee ; and any three of them shall act as umpires if required, in any dispute between the Members of the Committee or other Officers of the Institution.

#### 10.—*Investments.*

The Trustees shall from time to time, by and with the consent of the Committee testified in writing, require and cause the Treasurer of this Institution to lay out or dispose of such part of all such sums of money as shall at any time be collected, given, or paid to and for the beneficial ends, intents, and purposes of this Institution, as the exigencies of such Institution shall not call for the immediate application or expenditure of, either on real or government securities, to be approved of by the Committee, and not otherwise, in the names of the Trustees for the time being, or in the names of any three of them ; and such Trustees shall and may from time to time, with such consent as aforesaid, but not otherwise, alter and transfer such securities, and make sale thereof respectively ; and all the dividends, interest, and proceeds, which shall from time to time arise from the monies so laid out or invested as aforesaid, shall from time to time be brought to account by such Treasurer or Trustees, and

shall be applied to and for the use of this Institution, according to the rules thereof. 10 Geo. IV. c. 56, s. 13, 31.

*11.—Investment on real Securities.*

No money belonging to this Institution shall be invested on any real security, unless an abstract of the title deeds, and a draft of the mortgage or conveyance relating to any such investment, shall have been previously approved by a barrister-at-law, named by the Trustees for that purpose.

*12.—Property vested in Trustees.*

All real property, monies, goods, chattels, and effects whatever, and all titles, securities for monies, or other obligatory instruments and evidences, or muniments, and all the effects whatever, and all rights or claims belonging to or had by this Institution, shall be vested in the Trustees of this Institution for the time being, for the use and benefit of this Institution and the respective members thereof, their respective executors or administrators, according to their respective claims and interests. 10 Geo. IV. c. 56, s. 21.

*13.—Qualification of Trustees.*

The Trustees shall at all times consist of substantial householders, assessed to the relief of the poor, upon a sum not less than £30, and no person shall continue to be a Trustee of this Institution who shall become bankrupt or insolvent, or who shall derive any emolument, benefit, or advantage, directly or indirectly, from the funds of this Institution.

*14.—Treasurer.*

The Treasurer shall be responsible for such sums of money as may from time to time be paid into his hands by the Secretary, or any other person, on account of this Institution, and for the investment or application of the same under the authority of the Trustees, in such manner as they shall deem fit and proper. He shall balance his cash account monthly, and supply the Secretary with a duplicate thereof: and shall attend all meetings of the Trustees, and, if required, the meetings of the Committee.

*15.—Secretary.*

The Secretary shall be appointed and removed by the Committee; he shall attend at all meetings of this Institution. He shall record correctly the names of all the Committee then present, and the minutes of their proceedings,

which he shall transcribe into a book, to be authenticated by the signature of the Chairman, as the proceedings of the meeting. He shall receive proposals for admission and demands for allowances of every description, granted by the rules. He shall keep a distinct account of the funds of the three Clubs, according to the forms prescribed by the Committee and Trustees. He shall keep the documents and papers of the Institution in such form and manner, and for such uses and purposes, as the Committee or Trustees may appoint. He shall receive all contributions and fines due to the Institution; and shall pay such sums as the Members may severally be entitled to. He shall pay into the hands of the Treasurer, weekly, all money received, over and above what is required to meet the demands upon the Institution. He shall conduct the correspondence, and transact such business of this Institution as may be entrusted to him; and shall on all occasions, in the execution of his office, act under the superintendence, controul, and direction of the Committee and Trustees. For these duties he shall receive such payment as the Committee may deem an equivalent for his services.

#### *16.—Auditors and Audits.*

The Auditors, any two of whom shall be competent to act, shall examine, from time to time, the accounts of the Institution, and report the same to the Trustees. They shall prepare, or cause to be prepared, on the last Monday in every year, a general statement of the funds and effects of or belonging to this Institution, specifying in whose custody or possession the said funds or effects shall be then remaining, together with a distinct account of all and every the various sums of money received and expended by or on account of the three Clubs since the publication of the preceding statement; and every such periodical statement shall be attested by two or more Trustees of this Institution, appointed Auditors for that purpose, and shall be countersigned by the Secretary or Clerk of this Institution, and shall be presented by the Trustees at the General Annual Meeting of Members, together with a report, containing their observations upon such statement, which statement and report, when approved by such meeting, shall be printed, and every member shall be entitled to a copy of such periodical statement and report. 10 Geo. IV. c. 56, s. 33.

#### *17.—Securities.*

Every Treasurer or Secretary, and all and every other officer or other person whatever, who shall be appointed to

any office in any wise touching or concerning the receipt, management, or expenditure of any sum of money collected for the purposes of this Institution, before he, she, or they shall be admitted, to take upon him, her, or them the execution of any such office or trust, if required so to do by the Committee, shall become bound in a bond to the Clerk of the Peace for the county of according to the form prescribed in the schedule to the act relating to Friendly Societies, with two sufficient sureties for the just and faithful execution of such office or trust, and for rendering a just and true account, according to the rules of this Institution, and in all matters lawful, to pay obedience to the same, in such penal sum of money as by the major part of the Committee of this Institution shall be thought expedient. 10 Geo. IV.c. 56, s. 11.

#### *18.—Limitation of Responsibility.*

The Trustees, the Treasurer, or any other officer of this Institution, shall not be liable to make good any deficiency which may arise in the funds thereof, unless such persons shall have respectively declared by writing under their hands, deposited and registered in like manner with the rules of this Institution, that they are willing so to be answerable; and it shall be lawful for each of such persons, or for such persons collectively, to limit his, her, or their responsibility to such sum as shall be specified in any such instrument or writing; provided always, that the said Trustee or Treasurer, and every other officer, shall be personally responsible and liable for all monies actually received by him, her, or them, on account of, or to and for the use of this Institution. 10 Geo. IV. c. 56, s. 22.

#### *19.—Claimants as next of kin.*

Whenever the Treasurer or Trustees of this Institution at any time after the decease of any member, shall have paid and divided any sum of money to or amongst any person or persons who shall at the time of such payment, appear to the Trustees to be entitled to the effects of any deceased intestate member, the payment of any such sum or sums of money shall be valid and effectual with respect to any demand of any other person or persons, as next of kin of such deceased intestate member, or as the lawful representative or representatives of such member, against the funds of this Institution, or against the Trustees thereof; but nevertheless, such next of kin or representatives shall have remedy

for such money, so paid as aforesaid, against the person or persons who shall have received the same. 10 Geo. IV. c. 56, s. 23.

20.—*Surgeons.*

The Surgeons shall certify in writing the state of health of all candidates for admission; they shall visit sick members at the order of the Committee, for the purpose of ascertaining and certifying correctly the state of their health; they shall supply all necessary medicines, advice, and attendance (midwifery excepted) to every sick member entitled to medical assistance; they shall visit every sick member residing within two miles of

at least once in the week, and as much oftener as may be necessary, for the proper treatment of his disease. But if any members shall remove to a greater distance than two miles from

the Surgeons shall not be obliged to visit them; and such persons shall not be obliged to contribute to the Medical Fund, so long as they shall continue to reside beyond the limits.

21.—*Stewards and Visitors.*

At every monthly meeting of the Committee they shall appoint two or more members of their own body to act as Stewards for the ensuing month, and also four or more members of the Sick Club, half males and half females, to act as Visitors for the same time, the appointments being regulated by the order in which their names stand alphabetically. Any member of the Committee declining to act as Steward in his turn shall be fined 2s. 6d., and any member declining to act as Visitor, shall be fined 1s., unless they are at that time on the sick list, in which case their names shall be passed over, and the persons next in rotation shall be appointed. The Stewards shall attend every Monday evening at seven o'clock, to assist the Secretary in such business as may occur, and to certify in writing all sums then and there received and paid; and every Steward neglecting to officiate as aforesaid, or to provide another Member of the Committee as a substitute, shall forfeit 2s. 6d. for every such omission. The Visitors shall also visit from time to time all sick members of their own sex, and shall cer-

tify their condition weekly to the Secretary, and if necessary, convey to them their several allowances; and every Visitor neglecting to visit the sick at least once in the week shall be fined 1s.

### 22.—*Admission of Members.*

Any person wishing to become a Member of this Institution shall apply to the Committee at their monthly meeting, or to the Secretary, who shall give him an order on one of the Surgeons, (Form 1.) whose certificate of health, together with a recommendation signed by two Members of the Institution, (Form 2.) he shall lay before the Committee at their next meeting; and if the majority present approve thereof, he shall, on signing the members' declaration on admission, (Form 3.) be declared duly elected, and shall receive a certificate of membership. (Form 4).

### 23.—*Admission Fee.*

Every person making an assurance against sickness shall pay an admission fee, according to the Class in which he makes the assurance, viz. a person entering Class 1, shall pay 6d. ; Class 2, 1s. ; Class 3, 1s. 6d. ; Class 4, 2s. ; Class 5, 2s. 6d. ; Class 6, 3s. ; Class 7, 3s. 6d. ; Class 8, 4s. ; Class 9, 4s. 6d. Class 10, 5s.

### 24.—*Out Members.*

Any member removing to a greater distance than two miles from shall nevertheless be allowed to continue his membership, and shall be permitted to pay his contributions quarterly: but such member making any claim upon the fund must send a certificate, signed by a Surgeon, and also by the Minister of the parish in which he lives, or a Magistrate, or one of the Trustees of the Institution to which he belongs, stating on what ground such claim is made; and if the claim be for pay in sickness, such certificate of health, attested as before stated, shall be repeated every month, so long as he shall continue to claim such pay; or should a similar Institution exist in the place to which the member has removed, he shall be at liberty to transfer his interest to such Institution.

### 25.—*Minors.*

A minor shall not be admitted into this Institution except with the consent of his parents, masters, or guardians; but every minor having so become a Member of this Institution, shall be empowered to execute all instruments, give all

necessary acquittances, and enjoy all the privileges, and be liable to all the responsibilities appertaining to members of matured age, notwithstanding his incapacity or disability in law to act for himself. 10 Geo. IV. c. 56, s. 32.

*26.—Payments, when and where to be made.*

All payments to this Institution shall be made to the Secretary, who shall attend with the Stewards at the School-room, or other appointed place, every Monday evening, at seven o'clock, to receive the same; and all payments by the Institution shall be made by the Secretary at the same time. Every claim for sick pay shall commence from the date of the surgeon's certificate: and in order to bring all payments to one day, every demand shall be paid on the Monday after the certificate is delivered, and if a less period than one week has elapsed from the date of the certificate, the member shall be paid in proportion to the number of days. All other claims shall be delivered in writing to the Secretary, and shall be made on any Monday, and on the following Monday the claim shall be paid; provided always, that the Treasurer and Secretary be satisfied that the party making such claim is properly and justly entitled to receive it.

*27.—Fraud, Felony, &c. in a Member.*

If any member shall do any work, or execute any employment, or exercise in any manner his customary occupation at the time he is receiving sick pay, or shall by any artful or fraudulent representation or demand, obtain or attempt to obtain any allowance, benefit, or money from the funds of this Institution, or shall be convicted of felony, he shall, upon due proof to the satisfaction of the majority of the Committee and three Trustees, be for ever excluded from this Institution, and all his interest therein shall be forfeited; and if such member have deposited any money in the Saving Club, he shall not be permitted to withdraw the same, but such money, after deducting all sums which have been fraudulently obtained, and after discharging all fines and arrears, shall be allowed to accumulate until the death of the member, when it shall be paid to his wife or family, according to the laws of the Saving Club.

*28.—Punishment of Fraud in Officers and others.*

If any Officer, Member, or any other person, being or representing himself or herself to be a Member of this Institu-

tion, or the Nominee, Executor, Administrator, or Assignee of any Member of this Institution, or any other person whatever, shall, in or by any false representation or imposition, fraudulently obtain possession of the monies of this Institution, or any part thereof, or having in his or her possession any sum of money belonging to this Institution, shall fraudulently withhold the same, and for which no especial provision is made in the rules of this Institution, it shall be lawful for any two Justices, residing within the

to hear and determine the said complaint, according to the rules of this Institution ; and upon due proof of such fraud, the said Justices shall commit the said party, and award double the amount of the money so fraudulently obtained or withheld, to be paid to the Treasurer, to be applied by him to the purposes of this Institution, so proved to have been imposed upon and defrauded ; and in case such person, against whom such complaint shall be made, shall not forth-worth pay the sum of money so awarded to the person, and at the time specified in the said order, such Justices are required, by warrant under their hands and seals, to cause the same to be levied by distress and sale of the goods of such person on whom such order shall have been made, together with such costs as shall be awarded by the said Justices, not exceeding the sum of ten shillings, and also the costs and charges attending such distress and sale, returning the overplus (if any) to the owner ; and in default of such distress being found, the said Justices of the Peace shall commit such person so proved to have offended, to the common gaol or house of correction, there to be kept to hard labour for such a period not exceeding three calendar months, as to them shall seem fit. 10 Geo. IV. c. 56, s. 25.

## 29.—*Annual Meetings.*

There shall be an Annual General Meeting of the Members of this Institution, held at seven o'clock in the evening of such day in the month of as the Committee shall appoint, for the purpose of receiving the report of the Trustees, passing the Treasurer's and Secretary's accounts, appointing members to act on the committee for the ensuing year, and transacting other business.

### 30.—*Alteration of the Rules.*

No rule, being certified by the Barrister at Law, appointed to certify the rules of Friendly Societies, confirmed

necessary acquittances, and enjoy all the privileges, and be liable to all the responsibilities appertaining to members of matured age, notwithstanding his incapacity or disability in law to act for himself. 10 Geo. IV. c. 56, s. 32.

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*27.—Fraud, Felony, &c. in a Member.*

If any member shall do any work, or execute any employment, or exercise in any manner his customary occupation at the time he is receiving sick pay, or shall by any artful or fraudulent representation or demand, obtain or attempt to obtain any allowance, benefit, or money from the funds of this Institution, or shall be convicted of felony, he shall, upon due proof to the satisfaction of the majority of the Committee and three Trustees, be for ever excluded from this Institution, and all his interest therein shall be forfeited; and if such member have deposited any money in the Saving Club, he shall not be permitted to withdraw the same, but such money, after deducting all sums which have been fraudulently obtained, and after discharging all fines and arrears, shall be allowed to accumulate until the death of the member, when it shall be paid to his wife or family, according to the laws of the Saving Club.

*28.—Punishment of Fraud in Officers and others.*

If any Officer, Member, or any other person, being or representing himself or herself to be a Member of this Institu-

tion, or the Nominee, Executor, Administrator, or Assignee of any Member of this Institution, or any other person whatever, shall, in or by any false representation or imposition, fraudulently obtain possession of the monies of this Institution, or any part thereof, or having in his or her possession any sum of money belonging to this Institution, shall fraudulently withhold the same, and for which no especial provision is made in the rules of this Institution, it shall be lawful for any two Justices, residing within the

to hear and determine the said complaint, according to the rules of this Institution ; and upon due proof of such fraud, the said Justices shall commit the said party, and award double the amount of the money so fraudulently obtained or withheld, to be paid to the Treasurer, to be applied by him to the purposes of this Institution, so proved to have been imposed upon and defrauded ; and in case such person, against whom such complaint shall be made, shall not forth-  
worth pay the sum of money so awarded to the person, and at the time specified in the said order, such Justices are required, by warrant under their hands and seals, to cause the same to be levied by distress and sale of the goods of such person on whom such order shall have been made, together with such costs as shall be awarded by the said Justices, not exceeding the sum of ten shillings, and also the costs and charges attending such distress and sale, returning the overplus (if any) to the owner ; and in default of such distress being found, the said Justices of the Peace shall commit such person so proved to have offended, to the common gaol or house of correction, there to be kept to hard labour for such a period not exceeding three calendar months, as to them shall seem fit. 10 Geo. IV. c. 56, s. 25.

### 29.—*Annual Meetings.*

There shall be an Annual General Meeting of the Members of this Institution, held at seven o'clock in the evening of such day in the month of as the Committee shall appoint, for the purpose of receiving the report of the Trustees, passing the Treasurer's and Secretary's accounts, appointing members to act on the committee for the ensuing year, and transacting other business.

### 30.—*Alteration of the Rules.*

No rule, being certified by the Barrister at Law, appointed to certify the rules of Friendly Societies, confirmed

necessary acquittances, and enjoy all the privileges, and be liable to all the responsibilities appertaining to members of matured age, notwithstanding his incapacity or disability in law to act for himself. 10 Geo. IV. c. 56, s. 32.

*26.—Payments, when and where to be made.*

All payments to this Institution shall be made to the Secretary, who shall attend with the Stewards at the School-room, or other appointed place, every Monday evening, at seven o'clock, to receive the same; and all payments by the Institution shall be made by the Secretary at the same time. Every claim for sick pay shall commence from the date of the surgeon's certificate: and in order to bring all payments to one day, every demand shall be paid on the Monday after the certificate is delivered, and if a less period than one week has elapsed from the date of the certificate, the member shall be paid in proportion to the number of days. All other claims shall be delivered in writing to the Secretary, and shall be made on any Monday, and on the following Monday the claim shall be paid; provided always, that the Treasurer and Secretary be satisfied that the party making such claim is properly and justly entitled to receive it.

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to hear and determine the said complaint, according to the rules of this Institution ; and upon due proof of such fraud, the said Justices shall commit the said party, and award double the amount of the money so fraudulently obtained or withheld, to be paid to the Treasurer, to be applied by him to the purposes of this Institution, so proved to have been imposed upon and defrauded ; and in case such person, against whom such complaint shall be made, shall not forthwith pay the sum of money so awarded to the person, and at the time specified in the said order, such Justices are required, by warrant under their hands and seals, to cause the same to be levied by distress and sale of the goods of such person on whom such order shall have been made, together with such costs as shall be awarded by the said Justices, not exceeding the sum of ten shillings, and also the costs and charges attending such distress and sale, returning the overplus (if any) to the owner ; and in default of such distress being found, the said Justices of the Peace shall commit such person so proved to have offended, to the common gaol or house of correction, there to be kept to hard labour for such a period not exceeding three calendar months, as to them shall seem fit. 10 Geo. IV. c. 56, s. 25.

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### 30.—*Alteration of the Rules.*

No rule, being certified by the Barrister at Law, appointed to certify the rules of Friendly Societies, confirmed

TABLE III.—THIRD SCALE.

Showing the Sums to be paid Weekly until the age of 60, according to the age of the Individual at the time of entering, to insure certain Payments in Sickness until the age of 60; a Weekly Allowance for Life after the age of 60; & a Sum at Death.

AGE at the time of Entering.	CLASS I. 2s. weekly in sickness until 60; 1s. weekly for life after 60; and £3 at Death.		CLASS II. 4s. weekly in sickness until 60; 2s. weekly for life after 60; and £4 at Death.		CLASS III. 6s. weekly in sickness until 60; 3s. weekly for life after 60; and £6 at Death.		CLASS IV. 8s. weekly in sickness until 60; 4s. weekly for life after 60; and £8 at Death.		CLASS V. 10s. weekly in sickness until 60; 5s. weekly for life after 60; and £10 at Death.		CLASS VI. 12s. weekly in sickness until 60; 6s. weekly for life after 60; and £12 at Death.		CLASS VII. 14s. weekly in sickness until 60; 7s. weekly for life after 60; and £14 at Death.		CLASS VIII. 16s. weekly in sickness until 60; 8s. weekly for life after 60; and £16 at Death.		CLASS IX. 18s. weekly in sickness until 60; 9s. weekly for life after 60; and £18 at Death.		CLASS X. 20s. weekly in sickness until 60; 10s. weekly for life after 60; and £20 at Death.	
	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.		
10 & und. 17	0	1 <sup>1</sup>	0	3 <sup>1</sup>	0	4 <sup>1</sup>	0	6	0	7 <sup>1</sup>	0	9	0	10 <sup>1</sup>	0	11 <sup>1</sup>	0	12 <sup>1</sup>		
17	22	0	1 <sup>1</sup>	0	3 <sup>1</sup>	0	4 <sup>1</sup>	0	6	0	7 <sup>1</sup>	0	8 <sup>1</sup>	0	10 <sup>1</sup>	0	11 <sup>1</sup>	0		
22	25	0	2	0	4	0	6	0	8	0	10	1	12	1	14	1	16	1		
25	27	0	2 <sup>1</sup>	0	4 <sup>1</sup>	0	6 <sup>1</sup>	0	9	0	11 <sup>1</sup>	1	13	1	15	1	17	1		
27	29	0	2 <sup>1</sup>	0	5	0	7 <sup>1</sup>	0	10	1	12	1	14	1	16	1	18	1		
29	31	0	2 <sup>1</sup>	0	5 <sup>1</sup>	0	8 <sup>1</sup>	0	11	1	13	1	15	1	17	1	19	1		
31	33	0	3	0	6	0	9	1	0	1	3	1	6	1	9	2	11	2		
33	34	0	3 <sup>1</sup>	0	6 <sup>1</sup>	0	9 <sup>1</sup>	1	1	1	4 <sup>1</sup>	1	7 <sup>1</sup>	1	10 <sup>1</sup>	2	12	2		
34	35	0	3 <sup>1</sup>	0	7	0	10 <sup>1</sup>	1	2	1	5 <sup>1</sup>	1	9	2	12 <sup>1</sup>	2	14	2		
35	36	0	3 <sup>1</sup>	0	7 <sup>1</sup>	0	11 <sup>1</sup>	1	3	1	6 <sup>1</sup>	1	10 <sup>1</sup>	2	14 <sup>1</sup>	2	16	2		
36	37	0	4	0	8	0	1	4	0	1	4	1	8	2	12	2	14	3		
37	38	0	4 <sup>1</sup>	0	8 <sup>1</sup>	1	0 <sup>1</sup>	1	5	1	9 <sup>1</sup>	2	14	2	17	3	19	3		
38	39	0	4 <sup>1</sup>	0	9	1	1 <sup>1</sup>	1	6	1	10 <sup>1</sup>	2	14	2	17	3	19	3		
39	40	0	4 <sup>1</sup>	0	9 <sup>1</sup>	1	2 <sup>1</sup>	1	7	1	11 <sup>1</sup>	2	14	2	17	3	19	3		
40	41	0	5	0	10	1	3	1	8	2	1	2	6	2	11	3	14	3		
41	42	0	5 <sup>1</sup>	0	10 <sup>1</sup>	1	3 <sup>1</sup>	1	9	2	2 <sup>1</sup>	2	7 <sup>1</sup>	3	12	3	15	3		
42	43	0	5 <sup>1</sup>	0	11 <sup>1</sup>	1	5 <sup>1</sup>	1	11	2	4 <sup>1</sup>	2	10 <sup>1</sup>	3	14	3	17	3		
43	44	0	6 <sup>1</sup>	1	6 <sup>1</sup>	1	6 <sup>1</sup>	1	12	1	7 <sup>1</sup>	3	13	3	15	4	18	4		
44	45	0	6 <sup>1</sup>	1	13	1	8 <sup>1</sup>	2	3	2	9 <sup>1</sup>	3	14	3	15	4	18	4		

*45.—Change of Class.*

Any member desirous of increasing his assurance by ascending from a lower to a higher class, shall tender a proposal to the Committee at their monthly meeting in May or November, accompanied by a certificate from one of the surgeons of the Institution ; and at the next meeting of the Committee the proposal shall either be admitted or refused ; and if admitted the terms shall be regulated by the difference in the age of the member at the time of entering the Institution and the time of increasing his assurance.

*46.—Independence of Sick-Pay Club.*

A member may become independent of any assurance in the foregoing tables, by paying double the sum stated therein for 19 years, or three times the sum for  $11\frac{1}{4}$  years, or four times the sum for 8 years ; and having completed any of these payments, he shall enjoy all the privileges of his assurance without any farther contribution, and will possess at death, or at the age of 60 or 65, according to his assurance, a sum equal to £6 for every penny required to be paid weekly, by the tables, in addition to the sum which belongs to him at death by his assurance.

**EXAMPLE.**—A person between 17 and 23 years of age must, according to Table 2, pay 7½d. per week to insure 12s. per week in sickness until the age of 65, 6s. per week for life after 65, and £12 at death ; but by paying

1s. 3d. weekly for 19 years,  
or 1s. 10½d. ..... 11 $\frac{1}{4}$  years,  
or 2s. 6d. ..... 8 years,

he will not only enjoy the above-mentioned privileges, but may receive at the age of 65, or will possess at death, should he not live to 65, £45 in addition to the £12 before stated, making a total of £57.

*47.—Application of Independent Pay.*

All money paid by a member in order to become independent, that is, all monies over and above the sums stated in the tables, shall be considered as the property of the person making the payment, and shall be entered in the books of the Institution in the name and to the credit of the said person ; such money being deposited in the hands of the Trustees for the time being, on condition that they shall invest from time to time the said money, and all interest arising therefrom, either in real or Government securities, until the end of the term for which it was engaged to be paid ; that they shall then apply the interest to pay the depositor's weekly contributions, and the surplus, if any, to defray the expence of management, and that they pay back the princi-

pal as stated in the tables, to the depositor at the age of 60 or 65, or to his wife and family at his death, according to the assurance.—See Tables 4, 5, and 6.

**48.—Members dying or being unable to continue their Payments before Independent Pay is completed.**

Should any member die before he has completed his independent pay, his representatives shall receive back the whole that he has paid over and above the sum stated in the tables, with interest at the rate of £3. 6s. 8d. per cent. (omitting the fractions of a penny) in addition to the sum which becomes due to them at his death according to his assurance; or should any member be unable to continue his payments, the money which he has paid, with like interest, shall be applied either to diminish or to pay his weekly contribution, as he may desire.

**NOTE.**—Considering the many misfortunes, as illness, want of employment, &c. which may disable persons from continuing even a small payment for  $4\frac{1}{2}$  years, it is highly desirable that all should be induced, while young and in health, to render themselves independent of these emergencies, by paying a larger sum for a shorter time, the advantages of which are clearly shewn by the following

EXAMPLE.—Supposing four persons, A, B, C, and D, to enter Class 8, Table 1, at the age of 20, and to live to the age of 65:			
A, not wishing to be independent, pays	6d. per week for life.		
B, wishing to be independent, pays	1s. 0d. per week for 19 years.		
C, .....	1s. 6d. .....	11 $\frac{1}{4}$ years.	
D, .....	2s. 0d. .....	8 years.	
	£. s. d.		£.
A will have paid ..	58 0 0	and will possess at death ..	8
B .....	49 8 0	.....	44
C .....	43 17 6	.....	44
D .....	41 12 0	.....	44

C and D, by paying the larger sums for the shorter periods of time, will possess at death *more* than they will have paid, having enjoyed the same advantages as A, who will only have a sum not amounting to one-seventh of what he will have paid.

**49.—Members of the Sick Club to join the Medical Attendance Club.**

Every Member of the Sick Club shall join the Medical Attendance Club, unless it shall appear to the Committee that he is capable of paying a surgeon in a regular manner.

**50.—Subscriptions continued in Health or Sickness.**

The subscriptions shall always be continued whether the member be in health or sickness, until the end of life, or until the age of 60 or 65, according as the assurance may be; but no member shall be allowed to increase his assurance except in a state of health.

TABLE IV.  
*Showing the Sum that an Individual will possess at Death, in addition to his Assurance in the Sick Club, by becoming Independent of any Class in Scale I. according to his age at the time of entering.*

AGE at the Time of Entering.	Becoming Independent of Class I. a person will possess at Death.			Becoming Independent of Class II. a person will possess at Death.			Becoming Independent of Class III. a person will possess at Death.			Becoming Independent of Class IV. a person will possess at Death.			Becoming Independent of Class V. a person will possess at Death.			Becoming Independent of Class VI. a person will possess at Death.			Becoming Independent of Class VII. a person will possess at Death.			Becoming Independent of Class VIII. a person will possess at Death.			Becoming Independent of Class IX. a person will possess at Death.						
	£.	•	d.	£.	•	d.	£.	•	d.	£.	•	d.	£.	•	d.	£.	•	d.	£.	•	d.	£.	•	d.	£.	•	d.				
6 & und. 16	3	0	0	6	0	0	9	0	0	12	0	0	15	0	0	18	0	0	21	0	0	24	0	0	27	0	0	30	0	0	
16	24	4	10	0	9	0	0	13	10	0	18	0	0	22	10	0	27	0	0	31	10	0	36	0	0	40	10	0	45	0	0
24	31	6	0	0	12	0	0	18	0	0	24	0	0	30	0	0	36	0	0	42	0	0	48	0	0	54	0	0	60	0	0
31	37	7	10	0	15	0	0	22	10	0	30	0	0	37	10	0	45	0	0	52	10	0	60	0	0	67	10	0	75	0	0
37	42	9	0	0	18	0	0	27	0	0	36	0	0	45	0	0	54	0	0	63	0	0	72	0	0	81	0	0	90	0	0
42	46	10	10	0	21	0	0	31	10	0	42	0	0	52	10	0	63	0	0	73	10	0	84	0	0	94	10	0	105	0	0
46	48	12	0	0	24	0	0	36	0	0	48	0	0	60	0	0	72	0	0	84	0	0	96	0	0	108	0	0	120	0	0
48	50	13	10	0	27	0	0	40	10	0	54	0	0	67	10	0	81	0	0	94	10	0	108	0	0	121	10	0	135	0	0

TABLE V.

Showing the Sum that an Individual will possess at the age of 65, or at Death, in addition to his Assurance in the Sick Club, by becoming independent of any Class in Scale II. according to his age at entering.

AGE At the time of Entering.	By becoming Independent of CLASS I. a Person will possess at the age of 65, or at Death.			By becoming Independent of CLASS II. a Person will possess at the age of 65, or at Death.			By becoming Independent of CLASS III. a Person will possess at the age of 65, or at Death.			By becoming Independent of CLASS IV. a Person will possess at the age of 65, or at Death.			By becoming Independent of CLASS V. a Person will possess at the age of 65, or at Death.			By becoming Independent of CLASS VI. a Person will possess at the age of 65, or at Death.			By becoming Independent of CLASS VII. a Person will possess at the age of 65, or at Death.			By becoming Independent of CLASS VIII. a Person will possess at the age of 65, or at Death.			By becoming Independent of CLASS IX. a Person will possess at the age of 65, or at Death.						
	£.	s.	d.	£.	s.	d.	£.	s.	d.	£.	s.	d.	£.	s.	d.	£.	s.	d.	£.	s.	d.	£.	s.	d.	£.	s.	d.				
10 & und. 17	6	0	0	12	0	0	18	0	0	24	0	0	30	0	0	36	0	0	42	0	0	48	0	0	54	0	0	60	0	0	
17	23	7	10	0	15	0	22	10	0	30	0	0	37	10	0	45	0	0	52	10	0	60	0	0	67	10	0	75	0	0	
23	28	9	0	20	0	0	27	0	0	36	0	0	45	0	0	54	0	0	63	0	0	72	0	0	81	0	0	90	0	0	
28	31	10	10	0	21	0	0	31	10	0	42	0	0	52	10	0	63	0	0	73	10	0	84	0	0	94	10	0	105	0	0
31	33	12	0	24	0	0	36	0	0	48	0	0	60	0	0	72	0	0	84	0	0	96	0	0	108	0	0	120	0	0	
33	35	13	10	0	27	0	0	40	10	0	54	0	0	67	10	0	81	0	0	94	10	0	108	0	0	121	10	0	135	0	0
35	37	15	0	30	0	0	45	0	0	60	0	0	75	0	0	90	0	0	105	0	0	120	0	0	132	0	0	148	0	0	
37	39	16	10	0	33	0	0	49	10	0	66	0	0	82	10	0	99	0	0	115	10	0	132	0	0	148	10	0	165	0	0
39	41	18	0	0	36	0	0	54	0	0	72	0	0	90	0	0	108	0	0	126	0	0	144	0	0	162	0	0	180	0	0
41	42	19	10	0	39	0	0	58	10	0	78	0	0	97	10	0	117	0	0	136	10	0	156	0	0	175	10	0	195	0	0
42	43	21	0	42	0	0	63	0	0	84	0	0	105	0	0	126	0	0	147	0	0	168	0	0	189	0	0	210	0	0	
43	44	22	10	0	45	0	0	67	10	0	90	0	0	112	10	0	135	0	0	157	10	0	180	0	0	202	10	0	225	0	0
44	45	24	0	48	0	0	72	0	0	96	0	0	120	0	0	144	0	0	168	0	0	192	0	0	216	0	0	240	0	0	
45	46	25	10	0	51	0	0	76	10	0	102	0	0	127	10	0	153	0	0	178	10	0	204	0	0	229	10	0	255	0	0
46	47	27	0	54	0	0	81	0	0	108	0	0	135	0	0	162	0	0	189	0	0	216	0	0	243	0	0	270	0	0	
47	48	28	10	0	57	0	0	85	10	0	114	0	0	142	10	0	171	0	0	199	10	0	228	0	0	256	10	0	285	0	0
48	49	30	0	60	0	0	90	0	0	120	0	0	150	0	0	180	0	0	210	0	0	240	0	0	270	0	0	300	0	0	
49	50	33	0	66	0	0	99	0	0	132	0	0	165	0	0	198	0	0	231	0	0	264	0	0	297	0	0	330	0	0	
50	51	36	0	72	0	0	108	0	0	144	0	0	180	0	0	216	0	0	252	0	0	288	0	0	324	0	0	360	0	0	

TABLE VI.

Showing the Sum that an Individual will possess at the age of 60, or at Death, in addition to his Assurance in the Sick Club, by becoming Independent of any Class in Scale III. according to his age at entering.

AGE at the time of Entering.	By becoming Independent of CLASS I. a Person will possess at the age of 60, or at Death.			By becoming Independent of CLASS II. a Person will possess at the age of 60, or at Death.			By becoming Independent of CLASS III. a Person will possess at the age of 60, or at Death.			By becoming Independent of CLASS IV. a Person will possess at the age of 60, or at Death.			By becoming Independent of CLASS V. a Person will possess at the age of 60, or at Death.			By becoming Independent of CLASS VI. a Person will possess at the age of 60, or at Death.			By becoming Independent of CLASS VII. a Person will possess at the age of 60, or at Death.			By becoming Independent of CLASS VIII. a Person will possess at the age of 60, or at Death.			By becoming Independent of CLASS IX. a Person will possess at the age of 60, or at Death.					
	£.	s.	d.	£.	s.	d.	£.	s.	d.	£.	s.	d.	£.	s.	d.	£.	s.	d.	£.	s.	d.	£.	s.	d.	£.	s.	d.			
12 & und. 17	9	0	0	18	0	0	27	0	0	36	0	0	45	0	0	54	0	0	63	0	0	72	0	0	81	0	0	90	0	0
17	22	10	0	21	0	0	31	10	0	42	0	0	52	10	0	63	0	0	73	10	0	84	0	0	94	10	0	105	0	0
22	25	12	0	24	0	0	36	0	0	48	0	0	60	0	0	72	0	0	84	0	0	96	0	0	108	0	0	120	0	0
25	27	13	10	27	10	0	40	10	0	54	0	0	67	10	0	81	0	0	94	10	0	108	0	0	121	10	0	135	0	0
27	29	15	0	30	0	0	45	0	0	60	0	0	75	0	0	90	0	0	105	0	0	120	0	0	135	0	0	150	0	0
29	31	16	10	33	0	0	49	10	0	66	0	0	82	10	0	99	0	0	115	10	0	132	0	0	148	10	0	165	0	0
31	33	18	0	36	0	0	54	0	0	72	0	0	90	0	0	108	0	0	126	0	0	144	0	0	162	0	0	180	0	0
33	34	19	10	39	0	0	58	0	0	84	0	0	97	10	0	117	0	0	136	10	0	156	0	0	175	10	0	195	0	0
34	35	21	0	42	0	0	63	0	0	84	0	0	105	0	0	126	0	0	147	0	0	168	0	0	189	0	0	210	0	0
35	36	22	10	45	0	0	67	10	0	90	0	0	112	10	0	135	0	0	157	10	0	180	0	0	202	10	0	225	0	0
36	37	24	0	48	0	0	72	0	0	96	0	0	120	0	0	144	0	0	168	0	0	192	0	0	216	0	0	240	0	0
37	38	25	10	51	0	0	76	10	0	102	0	0	127	10	0	153	0	0	178	10	0	204	0	0	229	10	0	255	0	0
38	39	27	0	54	0	0	81	0	0	108	0	0	135	0	0	162	0	0	189	0	0	216	0	0	243	0	0	270	0	0
39	40	28	10	57	0	0	85	10	0	114	0	0	142	10	0	171	0	0	199	10	0	228	0	0	256	10	0	285	0	0
40	41	30	0	60	0	0	90	0	0	120	0	0	150	0	0	180	0	0	210	0	0	240	0	0	270	0	0	300	0	0
41	42	31	10	63	0	0	94	10	0	126	0	0	157	10	0	189	0	0	220	10	0	252	0	0	283	10	0	315	0	0
42	43	34	10	69	0	0	103	10	0	138	0	0	172	10	0	207	0	0	241	10	0	276	0	0	310	10	0	345	0	0
43	44	37	10	75	0	0	112	10	0	150	0	0	187	10	0	225	0	0	262	10	0	300	0	0	337	10	0	375	0	0
44	45	40	10	81	0	0	121	10	0	162	0	0	202	10	0	243	0	0	283	10	0	324	0	0	364	10	0	405	0	0

51.—*Arrears.*

Any member being in arrear shall be fined as follows:— If in the first class, one halfpenny; if in the second class, one penny; if in the third, three halfpence: in the fourth, two-pence; in the fifth, two-pence halfpenny; in the sixth, three-pence; in the seventh, three-pence halfpenny; in the eighth, four-pence; in the ninth, four-pence halfpenny; in the tenth, five-pence, for every four weeks in arrear; but if all arrears be not paid on the last Monday in December, and the last Monday in June, he shall be fined one fortnight's pay in addition; but if any member be more than six months in arrear he shall be excluded from the Society, and have no future claim upon its funds. But should the Committee be of opinion that the neglect has arisen inadvertently, and not wilfully, it shall be lawful for them to re-admit such member, on payment of any sum they may deem fit, not exceeding five shillings, over and above all fines and arrears.

52.—*Sick Pay when due.*

Sick pay shall become due to every member when afflicted with any sickness or infirmity, in such manner as to render him unable to perform any work, or to exercise in any manner his customary occupation.

53.—*Claiming Sick Pay.*

Every member claiming sick pay shall apply to the Secretary, who shall give an order on one of the surgeons. (Form 5.) Should the Surgeon deem the member entitled to Sick-pay, he shall give the certificate (Form 6), and the member having signed the declaration at the bottom, shall send it to the Secretary. On receiving his sick-pay every member shall be supplied with a paper called the Sick List, (Form 7); and if he continue to claim sick-pay the paper must be signed by a surgeon or visitor, and returned to the Secretary every week; but if he resume his employment, the declaration at the bottom must be signed by the member and delivered to the Secretary; and should any member return to his work contrary to the advice of his surgeon, such member shall only be entitled to claim quarter pay for any sickness which may occur within one year from the period of his having so returned to work.

54.—*Payments in Sickness, how long to be continued.*

The payments in case of sickness to be made in full for twenty-six successive weeks; half the amount for the next twenty-six weeks; and if the sickness shall continue, the

member shall be reduced to quarter pay; and when any member has had full pay, or half pay, for a less period than twenty-six weeks, he shall not be allowed to begin his twenty-six weeks over again on the renewal of sickness, until he shall have ceased to receive any pay whatever on account of sickness for six calendar months; but if he fall ill within that time, he shall be placed in the same situation as when he ceased to receive any relief, and shall receive such relief, and no other, as he would have received had no cessation of his sickness occurred.

*55.—Abatement of Allowances.*

Every member imprisoned for debt, shall, during such imprisonment, be entitled to demand only one half of the weekly pay in sickness; and no member applying for relief under the Insolvent Debtors' Act, and being remanded to prison for fraud or misconduct, shall be entitled to any allowance in sickness during the remainder of his imprisonment. Any member going beyond the limits of the united kingdom, shall forfeit all claim to allowance, but may on discharging, within six months after his return, all arrears, together with the compound interest due thereon, at the rate of four pounds ten shillings per centum, be again enrolled at the same rate of assurance as if no such absence had occurred; provided that any such member shall, before such enrolment, deliver a certificate of health, signed by a surgeon of this Institution.

*56.—Suspension of Pay in Sickness.*

Every allowance in sickness shall be forthwith suspended if the member demanding the same shall refuse to be seen by the surgeon or visitor at the time of their respective attendances, or to answer such questions respecting his health or employment as they may severally deem it necessary to ask; or shall drink or gamble in any public house, or on any of the premises appertaining thereto; or shall by any wilful act or misconduct delay or prevent the recovery of his health; or shall not remain constantly within the house of his abode, between the hours of sunset and sunrise; or shall leave home for more than one day, without delivering to the Secretary a certificate, signed by the surgeon in attendance, specifying the place to which such member is going, together with the time when he is likely to return, and further stating that such absence from his residence is not likely to prove injurious to his health. And every suspension of pay in sickness shall continue in full force until the member so suspended shall be restored to his privileges by order of the Committee.

*57.—Disqualifications.*

No member shall be intitled to any allowance in sickness from this Club until he shall have been a member for six months, nor until he shall have discharged all arrears and fines due by him to the Club; neither shall any increased allowance in sickness be granted to any member on account of any increased subscription until such increased subscription has been paid six months: nor shall any pay be given to a member during any disease or infirmity with which he may have been afflicted at the time of his admission; nor to a female during the first month next immediately after child-birth; nor to any member under any disease which may have been contracted by profligacy, quarrelling, or drunkenness; nor during confinement in any prison under any criminal conviction. Neither shall any reversionary payment on death be due to any member who shall die during the next six months following the day of his enrolment.

*58.—Appropriation of the Medical and Sick-Pay Fund.*

The fees of admission and fines, and if necessary, five per cent. on all weekly contributions, except such as are deposited for the sole purpose of becoming independent of the Sick-pay Club, shall be applied to defray the expence of management; but no other part of the fund of the Medical or Sick-pay Club shall ever be applied to any purpose but that for which it was subscribed; neither shall any sum be abstracted therefrom in consequence of any forfeited assurance; nor shall any appropriation thereof take place at any time, or under any circumstances, except such as is provided for by the foregoing laws.

*59.—Distinction between Junior and Senior Members.*

If a Sunday School be attached, the Institution shall be divided into a Junior and Senior division; the Junior division, consisting of all members under sixteen years of age, connected with the Sunday School; and the Senior, of all members above sixteen years of age, and of all members unconnected with the school; the Junior division shall be subject to the same laws as the Senior, except that the members pay no fines, nor fees of admission; and that they conform to the following regulations. These distinctions to continue only during their connexion with the School, on leaving which every member, whatever his age may be, will be placed in the senior division, and be subject to the same laws and regulations as adults.

**RULES OF THE  
SUNDAY SCHOOL DIVISION.**

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**60.—*Admission of Members.***

Children connected with the Sunday School, wishing to be admitted members of the club, may apply either to their Teacher or to the Secretary.

**61.—*Payments.***

Children under ten years of age shall pay one penny per week, to insure two shillings weekly in sickness, and one pound at death, with medical attendance, advice, and medicines, at all times, from either of the Surgeons.

Children between ten and sixteen years of age shall pay three halfpence per week, to insure four shillings per week in sickness, two pounds at death, and medical attendance as above.

Teachers and Children above sixteen years of age shall pay the same as adults, viz.—if entering between 16 and 24 years of years of age, two-pence halfpenny per week, to insure 4s. weekly in Sickness and £2 at Death ; and 3½d. per week, or 6½d. per fortnight, to insure 6s. weekly in Sickness and £3 at Death, with Medical Attendance, &c. as above.

**62.—*Payments when and where to be made.***

Children shall pay their subscriptions to their Teachers every Sunday, at such times as they shall appoint, who shall forthwith pay them to the Secretary.

**63.—*Claiming Sick-Pay or Medical Attendance.***

Children claiming sick-pay, or medical attendance, shall apply to the Secretary for an order on one of the Surgeons, without whose certificate no pay will be allowed ; but in case of accident, or sudden illness, they may apply direct to the Surgeon.

**64.—*Arrears.***

Any junior member being four weeks in arrear, shall be suspended from his privileges ; he shall, however, be permitted to pay the arrears in one sum, during a state of health ; but in such case, he shall not be entitled to any pay in sickness until he has made four weekly payments from the time of discharging such arrears.

**65.—*Suspension of Privileges.***

If any child be expelled the school for bad conduct, his privileges shall be suspended for three months.

## RULES OF THE SAVING CLUB.

66.—*Object.*

The object of the Saving Club is to enable those who are excluded from Sick Clubs, either by age or infirmity, or by dangerous and unhealthy employments, and all other provident and industrious individuals, to provide, by their own independent exertions, against the emergencies which now so frequently oblige them to seek parochial or gratuitous assistance ; either by making small weekly payments, or by making larger payments for a few years, and allowing the same to accumulate at interest, until required to meet the emergencies for which they were severally deposited.

67.—*Members.*

Persons of both sexes and of all ages will be admitted, provided their station in life is not such as would prevent them from depositing money in the Savings Bank.

68.—*Money saved the Property of the Depositors.*

All money deposited in the Saving Club shall be considered as the sole property of the depositor, and shall be entered in the books of the Institution, in the name and to the credit of the individual making the payment ; such money being placed in the hands of Trustees, on condition that they shall, from time to time, invest the said money, either in Real or Government Securities, in such manner as to insure for the depositor interest at the rate of £3. 6s. 8d. per cent. per annum, payable half-yearly, but omitting the fractions of a penny ; and that they shall apply the said principal and interest, from time to time, to and for the sole use and benefit of the person making the deposit, according to the purpose or purposes for which the said money was deposited ; and it shall not be lawful for the said Trustees, nor for any other person, to make any deductions from the said principal or interest for the expence of management, nor for any other purpose whatever ; nor shall any fines or fees of admission be claimed from any depositor ; but all interest, over and above what is assured to the depositors, may and shall, if necessary, be applied to defray the expence of management.

69.—*Purposes for which Money may be saved.*

Money may be deposited to provide for any of the following emergencies, viz. sickness and infirmity, when uncon-

ected with a sick club ; to pay sick club contribution when out of employment, or unable to work ; births and deaths of children ; endowment of children or nominees ; death of husband or wife ; want of employment ; and old age ; or for any specific purpose approved by the Committee.

*70.—Savings and their Application.*

A member may deposit any sum, from one penny to ten shillings per week, and every member so depositing money, shall receive interest for the same, as before stated; provided always that no member shall possess more than £150 at any one time in the Saving Club, and that the money be withdrawn according to the following regulations :—

First—If unconnected with a Sick Club, any member producing a certificate from a Surgeon, that he is unable to follow his employment, shall be entitled to draw, weekly, a sum equal to two-thirds his average weekly wages, so long as his sickness shall continue, or until the whole of his money be drawn.

Secondly—If connected with a Sick Club, and out of employment, or unable to work, a member may withdraw his savings to pay his Sick Club.

Thirdly—On the birth of a child, a member may withdraw £1. if he has so much in the club ; or should the member possess more than £20 in the Club, he may withdraw £2.

Fourthly—On the death of a child one month old, and under one year old, a member may withdraw £1. On the death of a child one year old and under seven years old, a member may withdraw £2 ; on the death of a child seven years old and under fourteen, a member may withdraw £3 ; on the death of a child above fourteen, a member may withdraw £4 ; on the death of a wife or husband, a member may withdraw £7 ; provided always that he has so much in the club ; but should the member possess more than £20 in the club, he may withdraw double these sums.

Fifthly—If money be deposited for the endowment of a child or nominee, such money shall be paid to the child or nominee at any age or time specified, either in one sum or by weekly instalments, according to the will of the depositor ; or should the child or nominee die before the time or age specified, the depositor shall receive back the whole of the money paid in, with interest as above.

Sixthly—If any member be out of employment, on producing a certificate from his last master, that he is dismissed solely from want of employment, and not for misconduct of any kind, he may draw weekly a sum, equal to half his average weekly wages, so long as he shall continue out of employment, or until the whole of his money be drawn.

Seventhly—Should any member possess sufficient money in the club to purchase an annuity of £5 or upwards for life, he shall be at liberty to do so at any time.—(See Tables 7, 8, 9, 10, and 11.)

NOTE.—By referring to Table 7, a person will see what sum must be paid at one time, according to his age, to insure an annuity of £20 for life; and by referring to Tables 8, 9, 10 and 11, he will easily find how long, and how much he must save, to be enabled to purchase this or any smaller annuity.

Eighthly—If money be deposited for any particular purpose or time, it shall be withdrawn according to the agreement.

Ninthly—All money which is not drawn out under these regulations, shall continue to increase at interest until the member possesses £150, or until he is sixty years of age, when he may either receive the interest thereof quarterly, or sink the principal in an annuity for life. Should he die before he is sixty, it shall be sunk in an annuity for his wife; or if his wife be dead, it shall be divided between his children, or go to his next of kin.

### 71.—Member leaving the Kingdom.

Should any member leave the United Kingdom, he shall be at liberty to withdraw the money he has deposited, on giving one month's notice to the Secretary, but in such case he shall forfeit all interest that may have accumulated thereon.

TABLE VII.

*Shewing the sum that a person must pay at one time, according to his age, to insure an Annuity of £20 for life, the first half-yearly payment becoming due on the second quarter day after the day of purchase.—Per Act 3d Wm. 4th. cap. 14.*

AGE of the Person at the time of Purchase, upon whose life the Annuity is to depend.	MONEY to be paid in one Sum at the time of Purchase.	AGE of the person at the time of Purchase, upon whose life the Annuity is to depend.	MONEY to be paid in one Sum at the time of Purchase.	AGE of the person at the time of Purchase, upon whose life the Annuity is to depend.	MONEY to be paid in one Sum at the time of Purchase.
FROM 30 to 31	£ 343 18 10	FROM 45 to 46	£ 287 12 6	FROM 60 to 61	£ 202 14 4
31 32	341 5 5	46 47	282 7 10	61 62	196 17 5
32 33	338 9 5	47 48	276 16 0	62 63	190 14 11
33 34	335 9 11	48 49	271 0 4	63 64	184 8 0
34 35	332 6 9	49 50	265 1 4	64 65	178 1 0
35 36	328 19 11	50 51	259 0 4	65 66	171 14 2
36 37	325 9 11	51 52	252 18 11	66 67	165 7 5
37 38	321 17 7	52 53	247 1 8	67 68	159 9 1
38 39	318 2 11	53 54	241 5 11	68 69	153 12 0
39 40	314 6 7	54 55	235 12 7	69 70	147 16 2
40 41	310 7 9	55 56	230 1 5	70 71	142 2 6
41 42	306 5 10	56 57	224 11 8	71 72	136 11 9
42 43	301 18 6	57 58	219 3 8	72 73	131 3 7
43 44	297 7 10	58 59	213 15 9	73 74	125 14 8
44 45	292 12 6	59 60	208 6 2	74 75	120 1 5

TABLE VIII.

*Illustrating the results of small savings, by shewing the sums that a person would possess at any period from one to forty-five years by saving from one penny to five shillings per week.*

Yrs.	Saving 1d. weekly.	Saving 2d. weekly.	Saving 3d. weekly.	Saving 4d. weekly.	Saving 5d. weekly.	Saving 6d. weekly.
	£. s. d.					
1	4 4	8 8	13 1	17 5	1 1 10	1 6 2
2	8 9	17 7	1 6 6	1 15 5	2 4 4	2 13 2
3	13 4	1 6 10	2 0 5	2 14 0	3 7 7	4 1 1
4	18 1	1 16 5	2 14 10	3 13 2	4 11 7	5 10 0
5	1 3 0	2 6 4	3 9 8	4 13 0	5 16 5	6 19 10
6	1 8 1	2 16 7	4 5 0	5 13 6	7 2 1	8 10 8
7	1 13 4	3 7 2	5 0 11	6 14 8	8 8 8	10 2 7
8	1 18 9	3 18 1	5 17 4	7 16 7	9 16 1	11 15 6
9	2 4 4	4 9 4	6 14 4	8 19 3	11 4 6	13 9 7
10	2 10 1	5 1 0	7 11 10	10 2 8	12 13 9	15 4 9
11	2 16 1	5 13 1	8 10 0	11 6 10	14 4 0	17 1 1
12	3 2 3	6 5 6	9 8 9	12 11 10	15 15 3	18 18 8
13	3 8 8	6 18 5	10 8 1	13 17 8	17 7 8	20 17 6
14	3 15 3	7 11 9	11 8 1	15 4 5	19 1 1	22 17 8
15	4 2 1	8 5 6	12 8 9	16 12 0	20 15 8	24 19 2
16	4 9 2	8 19 9	13 10 1	18 0 7	22 11 5	27 2 1
17	4 16 5	9 14 5	14 12 3	19 10 2	24 8 4	29 6 5
18	5 4 0	10 9 7	15 15 1	21 0 9	26 6 6	31 12 3
19	5 11 9	11 5 3	16 18 9	22 12 4	28 6 0	33 19 8
20	5 19 10	12 1 6	18 3 2	24 4 11	30 6 10	36 8 7
21	6 8 1	12 18 3	19 8 5	25 18 7	32 9 0	38 19 2
22	6 16 8	13 15 7	20 14 6	27 13 5	34 12 7	41 11 6
23	7 5 7	14 13 6	22 1 5	29 9 5	36 17 7	44 5 7
24	7 14 10	15 12 0	23 9 4	31 6 7	39 4 2	47 1 6
25	8 4 3	16 11 2	24 18 1	33 5 1	41 12 3	49 19 4
26	8 14 0	17 11 0	26 7 10	35 4 10	44 2 0	52 19 0
27	9 4 1	18 11 6	27 18 7	37 5 11	46 13 5	56 0 8
28	9 14 6	19 12 8	29 10 4	39 8 5	49 6 6	59 4 6
29	10 5 3	20 14 6	31 3 3	41 12 4	52 1 5	62 10 5
30	10 16 6	21 17 1	32 17 3	43 17 8	54 18 2	65 18 7
31	11 8 1	23 0 5	34 12 4	46 4 7	57 16 10	69 9 0
32	12 0 0	24 4 7	36 8 8	48 13 0	60 17 6	73 1 10
33	12 12 5	25 9 6	38 6 2	51 3 1	64 0 2	76 17 1
34	13 5 2	26 15 3	40 5 0	53 14 10	67 5 0	80 14 11
35	13 18 5	28 1 11	42 5 1	56 8 4	70 12 0	84 15 3
36	14 12 1	29 9 6	44 6 7	59 3 8	74 1 3	88 18 5
37	15 6 2	30 17 11	46 9 5	62 0 10	77 12 10	93 4 4
38	16 0 9	32 7 4	48 13 8	65 0 0	81 6 9	97 13 1
39	16 15 10	33 17 9	50 19 5	68 1 2	85 3 2	102 4 10
40	17 11 5	35 9 2	53 6 8	71 4 4	89 2 2	106 19 8
41	18 7 6	37 1 8	55 15 7	74 9 7	93 3 10	111 17 8
42	19 4 2	38 15 3	58 6 2	77 17 0	97 8 3	116 19 0
43	20 1 4	40 10 0	60 18 5	81 6 9	101 15 6	122 3 9
44	20 19 2	42 5 11	63 12 5	84 18 10	106 5 9	127 12 0
45	21 17 6	44 3 0	66 8 3	88 13 4	110 19 0	133 3 11

TABLE VIII. *continued.*

Yrs.	Saving 7d. weekly.	Saving 8d. weekly.	Saving 9d. weekly.	Saving 10d. weekly.	Saving 11d. weekly.	Saving 12a. weekly.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
1	1 10 7	1 14 11	1 19 3	2 3 8	2 8 0	2 12 5
2	3 2 2	3 10 11	3 19 9	4 8 9	4 17 7	5 6 6
3	4 14 9	5 8 2	6 1 8	6 15 4	7 8 10	8 2 5
4	6 8 5	7 6 8	8 5 0	9 3 6	10 1 10	11 0 3
5	8 3 3	9 6 6	10 9 10	11 13 3	12 16 7	14 0 0
6	9 19 3	11 7 8	12 16 1	14 4 8	15 13 2	17 1 10
7	11 16 5	13 10 2	15 3 11	16 17 10	18 11 8	20 5 8
8	13 14 11	15 14 2	17 13 4	19 12 10	21 12 2	23 11 8
9	15 14 7	17 19 7	20 4 5	22 9 8	24 14 8	26 19 11
10	17 15 7	20 6 6	22 17 3	25 8 4	27 19 3	30 10 4
11	19 18 1	22 15 1	25 11 10	28 9 0	31 6 0	34 3 3
12	22 1 11	25 5 4	28 8 3	31 11 9	34 15 1	37 18 7
13	24 7 3	27 17 3	31 6 7	34 16 7	38 6 6	41 16 5
14	26 14 2	30 10 10	34 6 11	38 3 7	42 0 3	45 16 11
15	29 2 7	33 6 3	37 9 3	41 12 10	45 16 6	50 0 1
16	31 12 8	36 3 6	40 13 8	45 4 5	49 15 4	54 6 1
17	34 4 5	39 2 8	44 0 3	48 18 5	53 16 10	58 15 0
18	36 17 11	42 3 10	47 9 1	52 14 11	58 1 0	63 6 11
19	39 13 3	45 7 1	51 0 2	56 13 11	62 8 0	68 1 10
20	42 10 5	48 12 5	54 13 9	60 15 7	66 17 11	73 0 0
21	45 9 6	52 0 0	58 9 9	65 0 1	71 10 10	78 1 6
22	48 10 6	55 9 10	62 8 3	69 7 5	76 6 11	83 6 4
23	51 13 8	59 2 0	66 9 5	73 17 8	81 6 3	88 14 9
24	54 18 11	62 16 7	70 13 4	78 10 11	86 8 11	94 6 9
25	58 6 4	66 13 8	75 0 1	83 7 4	91 15 1	100 2 6
26	61 16 1	70 13 4	79 9 9	88 7 0	97 4 9	106 2 2
27	65 8 2	74 15 8	84 2 5	93 10 0	102 18 1	112 5 10
28	69 2 8	79 0 10	88 18 2	98 16 6	108 15 3	118 13 8
29	72 19 8	83 8 10	93 17 2	104 6 7	114 16 5	125 5 9
30	76 19 2	87 19 9	98 19 6	110 0 4	121 1 7	132 2 4
31	81 1 4	92 13 9	104 5 3	115 17 11	127 11 0	139 3 6
32	85 6 4	97 10 11	109 14 7	121 19 5	134 4 9	146 9 5
33	89 14 2	102 11 5	115 7 7	128 5 0	141 2 11	154 0 2
34	94 4 11	107 15 3	121 4 5	134 14 10	148 5 9	161 16 1
35	98 18 9	113 2 7	127 5 1	141 9 0	155 13 5	169 17 3
36	103 15 9	118 13 6	133 9 11	148 7 8	163 6 0	178 3 9
37	108 16 1	124 8 2	139 18 10	155 11 0	171 3 9	186 15 10
38	113 19 9	130 6 8	146 12 1	162 19 2	179 6 9	195 13 9
39	119 6 10	136 9 2	153 9 11	170 12 4	187 15 4	204 17 7
40	124 17 7	142 15 9	160 12 4	178 10 8	196 9 7	214 7 8
41	130 12 0	149 6 8	167 19 7	186 14 4	205 9 7	224 4 2
42	136 10 4	156 1 11	175 11 9	195 3 5	214 15 8	234 7 2
43	142 12 8	163 1 9	183 9 0	203 18 3	224 8 1	244 17 1
44	148 19 1	170 6 3	191 11 6	212 18 11	234 6 11	255 14 0
45	155 9 8	177 15 8	199 19 6	222 5 8	244 12 5	266 18 3

TABLE VIII.—*continued.*

Yrs.	Saving 1s. 6d. weekly.			Saving 2s. weekly.			Saving 2s. 6d. weekly.			Saving 3s. weekly.			Saving 4s. weekly.			Saving 5s. weekly.		
	£.	s.	d.	£.	s.	d.	£.	s.	d.	£.	s.	d.	£.	s.	d.	£.	s.	d.
1	3	18	7	5	4	10	6	11	1	7	17	3	10	9	8	13	2	2
2	7	19	9	10	13	1	13	6	6	15	19	9	21	6	4	26	13	1
3	12	3	8	16	5	0	20	6	6	24	7	8	32	10	4	40	13	1
4	16	10	5	22	0	9	27	11	2	33	1	3	44	1	11	55	2	6
5	21	0	1	28	0	5	35	0	9	42	0	9	56	1	3	70	1	8
6	25	12	10	34	4	1	42	15	4	51	6	3	68	8	7	85	10	11
7	30	8	8	40	11	10	50	15	1	60	18	0	81	4	3	101	10	6
8	35	7	8	47	3	11	59	0	3	70	16	2	94	8	6	118	0	10
9	40	10	0	54	0	5	67	10	11	81	1	0	108	1	7	135	2	4
10	45	15	10	61	1	7	76	7	4	91	12	9	122	3	11	152	15	3
11	51	5	3	68	7	5	85	9	8	102	11	7	136	15	8	171	0	1
12	56	18	4	75	18	2	94	18	1	113	17	9	151	17	4	189	17	2
13	62	15	2	83	14	0	104	12	10	125	11	6	167	9	1	209	6	11
14	68	16	0	91	15	0	114	14	2	137	13	2	183	11	3	229	9	9
15	75	0	10	100	1	6	125	2	3	150	2	11	200	4	4	250	6	1
16	81	9	10	108	13	7	137	17	4	163	1	1	217	8	7	271	16	5
17	88	3	2	117	11	5	146	19	8	176	7	11	235	4	5	294	1	3
18	95	1	0	126	15	3	158	9	5	190	3	8	253	12	2	317	1	0
19	102	3	6	136	5	3	170	6	11	204	8	9	272	12	4	340	16	3
20	109	10	9	146	1	8	182	12	5	219	3	4	292	5	3	365	7	5
21	117	3	0	156	4	8	195	6	2	234	7	10	312	11	5	390	15	1
22	125	0	4	166	14	5	208	8	6	250	2	7	333	11	2	416	19	11
23	133	3	0	177	11	3	221	19	7	266	7	11	355	5	1	444	2	3
24	141	11	1	188	15	5	235	19	9	283	4	2	377	13	7	472	2	11
25	150	4	10	200	7	2	250	9	4	300	11	9	400	17	1	501	2	5
26	159	4	4	212	6	8	265	8	8	318	11	0	424	16	2	531	1	4
27	168	9	11	224	14	2	280	18	1	337	2	5	449	11	5	562	0	5
28	178	1	7	237	10	0	296	17	11	356	6	3	475	3	4	594	0	4
29	188	0	1	250	14	6	313	8	6	376	3	0	501	12	5	627	1	9
30	198	5	1	264	7	10	330	10	2	396	13	1	528	19	3	661	5	5
31	208	17	0	278	10	4	348	3	5	417	16	11	557	4	4	696	12	1
32	219	16	0	293	2	5	366	8	5	439	15	0	586	8	7	733	2	5
33	231	2	4	308	4	3	385	5	9	462	7	10	616	12	5	770	17	4
34	242	16	3	323	16	2	404	15	9	485	15	10	647	16	7	809	17	7
35	254	18	1	339	18	8	424	18	11	509	19	8	680	1	9	850	4	1
36	267	8	0	356	11	11	445	15	7	534	19	8	713	8	7	891	17	8
37	280	6	4	373	16	5	467	6	3	560	16	6	747	17	8	934	19	7
38	293	13	4	391	12	6	489	11	5	587	10	9	783	10	3	979	10	6
39	307	9	4	410	0	7	512	11	6	615	2	11	820	6	8	1025	11	1
40	321	14	7	429	1	0	536	7	1	643	13	8	858	7	9	1073	2	7
41	336	9	5	448	14	3	560	18	8	673	3	7	897	14	5	1122	6	1
42	351	14	2	469	0	8	586	6	9	703	13	4	938	7	10	1173	2	8
43	367	9	2	490	0	9	612	11	11	735	3	7	980	8	7	1225	13	4
44	383	14	9	511	15	0	639	14	9	767	15	0	1023	17	3	1279	19	4
45	400	11	3	534	3	10	667	15	10	801	8	0	1068	15	2	1336	1	10

The three following Tables being intended to illustrate a principle and point out the value of saving larger sums for a shorter time, rather than to shew the *exact* sum that an individual would possess by any of the payments therein stated, the compiler has, to save the time and trouble of calculating the interest of each distinct payment, multiplied the smaller sums to ascertain the interest of the larger ones ; so that the sums actually possessed will, with the exception of the first line in each table, be a trifle more than is there stated :—

TABLE IX.

*Shewing the sum that an individual would pay, and also the sums that he would possess, at the several periods of fifteen, twenty-five, thirty-five, and forty-five years, by saving from fourpence to three shillings and fourpence per week, for fifteen years, and then ceasing to pay and allowing the principal to accumulate.*

Saving weekly for fifteen years.	A person will pay.	A person will possess in 15 years.	A person will possess in 25 years.	A person will possess in 35 years.	A person will possess in 45 years.
s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
0 4	13 0 0	16 12 0	23 1 0	32 0 8	44 10 10
0 8	26 0 0	33 4 0	46 2 0	64 1 4	89 1 8
1 0	39 0 0	49 16 0	69 3 0	96 2 0	133 12 6
1 4	52 0 0	66 8 0	92 4 0	128 2 8	178 3 4
1 8	65 0 0	83 0 0	115 5 0	160 3 4	222 14 2
2 0	78 0 0	99 12 0	138 6 0	192 4 0	267 5 0
2 4	91 0 0	116 4 0	161 7 0	224 4 8	311 15 10
2 8	104 0 0	132 16 0	184 8 0	256 5 4	356 6 8
3 0	117 0 0	149 8 0	207 9 0	288 6 0	400 17 6
3 4	130 0 0	166 0 0	230 10 0	320 6 8	445 8 4

TABLE X.

*Shewing the sum that an individual would pay, and also the sums that he would possess, at the several periods of fifteen, twenty-five, thirty-five, and forty-five years, by paying from sixpence to five shillings per week for ten years, and then ceasing to pay, and allowing the principal to accumulate.*

Saving weekly for ten years.	A person will pay.	A person will possess in 15 years.	A person will possess in 25 years.	A person will possess in 35 years.	A person will possess in 45 years.
s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
0 6	13 0 0	17 19 1	24 18 9	34 13 1	48 3 8
1 0	26 0 0	35 18 2	49 17 6	69 6 2	96 7 4
1 6	39 0 0	53 17 3	74 16 3	103 19 3	144 11 0
2 0	52 0 0	71 16 4	99 15 0	138 12 4	192 14 8
2 6	65 0 0	89 15 5	124 13 9	173 5 5	240 18 4
3 0	78 0 0	107 14 6	149 12 6	207 18 6	289 2 0
3 6	91 0 0	125 13 7	174 11 3	242 11 7	337 5 8
4 0	104 0 0	143 12 8	199 10 0	277 4 8	385 9 4
4 6	117 0 0	161 11 9	224 8 9	311 17 9	433 13 0
5 0	130 0 0	179 10 10	249 7 6	346 10 10	481 16 8

TABLE XI.

*Shewing the sum that an individual would pay, and also the sums that he would possess, at the several periods of 15, 25, 35, and 45 years, by saving from one shilling to ten shillings per week for five years, and then ceasing to pay, and allowing the principal to accumulate.*

Saving weekly for Five Years	A Person will pay.	A Person will possess in 15 Years.	A Person will possess in 25 Years.	A Person will possess in 35 Years.	A Person will possess in 45 Years.
s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
1 0	13 0 0	19 14 11	26 19 9	37 10 4	52 3 4
2 0	26 0 0	39 9 10	53 19 6	75 0 8	104 6 8
3 0	39 0 0	59 4 9	80 19 3	112 11 0	156 10 0
4 0	52 0 0	78 19 8	107 19 0	150 1 4	208 13 4
5 0	65 0 0	98 14 7	134 18 9	187 11 8	260 16 8
6 0	78 0 0	118 9 6	161 18 6	225 2 0	313 0 0
7 0	91 0 0	138 4 5	188 18 3	262 12 4	365 3 4
8 0	104 0 0	157 19 4	215 18 0	300 2 8	417 6 8
9 0	117 0 0	177 14 3	242 17 9	337 13 0	469 10 0
10 0	130 0 0	197 9 2	269 17 6	375 3 4	521 13 1

NOTE.—Table 8 shews the results of *small* savings. In tables 9, 10, and 11, are exhibited the superior advantages of larger savings for a shorter time, arising from the more rapid accumulation of interest thereon. Thus four persons, A, B, C, and D, beginning to save at the age of 20,

	s. d.	£.	£.	s. d.
A saving 8 per wk. for 45 yrs. will pay 78, and at 65 will possess 175	7 2			
B ..... 2 0 .. ... 15... ... 78, ... .. .. ..		267	5 0	
C .. 3 0 .. ... 10. ... 78, ... .. .. ..		289	2 0	
D .. 6 0 .. ... 5. ... 78, ... .. .. ..		313	0 0	

The amount paid by all will be the same, but as illness, want of employment, increase of family, or other circumstances may disable a man from continuing even a small payment for many years, it is very desirable that as many as possible should be induced to save the larger sums, at the time when they can best spare them, viz. when young and in health. By which plan, besides being less likely to have their payments interrupted by any of the above-mentioned contingencies, they will, at the age of 65 be in possession of a much greater sum of money, and consequently be able to purchase a larger annuity, than by saving merely a small sum for a longer time.

**72.—Definition of certain Terms used in the foregoing Rules.**

Wherever in these Rules, in describing or referring to any person, the word importing the singular number or the masculine gender only is used, the same shall be understood to include and shall be applied to several persons, as well as one person, and to females as well as males.

I hereby certify that the foregoing Rules and Regulations are in conformity to law, and with the provisions of the Act 10 Geo. 4, c. 56, intituled "An Act to consolidate and amend the Laws relating to Friendly Societies," as amended by the 4 and 5 Will. 4, c. 40.

JOHN TIDD PRATT,

THE BARRISTER AT LAW APPOINTED TO CERTIFY  
THE RULES OF SAVINGS BANKS.

4, Elm Court, Temple, }  
Dec. 13, 1834. }

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\* \* For an explanation of the following forms, see Laws 22 and 53.

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[Form No. 1.]

**Order for Certificate of Health.**

**PROVIDENT AND INDEPENDENT INSTITUTION.**

*Gentlemen,*

*YOU are requested to examine \_\_\_\_\_*

*to note                   Answers to the following Questions, and to certify if you  
deem                   a proper person to be admitted to this Institution.*

*(Signed) \_\_\_\_\_*

*Secretary.*

<i>To the Surgeons of</i>	<i>Mr.</i>	<i>Mr.</i>
<i>Provident &amp; Independent</i>		<i>Mr.</i>
		<i>Mr.</i>
<i>Institution,</i>		

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1. **Question.** What is your age?

*Answer.*

2. **Question.** What is your trade  
or occupation?

*Answer.*

3. **Question.** What disease have  
you had in the course of your  
life?

*Answer.*

4. **Question.** Have you at any time  
been afflicted with insanity,  
spitting or other preternatu-  
ral loss or discharge of blood,  
asthma, cough, rupture, gout,  
dropsy, fits, convulsions,  
palsy, or any other serious  
malady?

*Answer.*

[Form No. 2.]

### *Certificate of Health.*

*I hereby certify that I have examined \_\_\_\_\_  
and as far as I am able to judge from \_\_\_\_\_ statement, and from the  
answers made to my enquiries, \_\_\_\_\_ is a proper person to be admitted a  
Member of \_\_\_\_\_ Provident and Independent  
Institution.*

*Scale No. \_\_\_\_\_ \**

*Dated this \_\_\_\_\_ day of \_\_\_\_\_ 183*

*(Signed) \_\_\_\_\_ Surgeon.*

*To the Committee of \_\_\_\_\_  
Provident and Independent Institution. }*

\* See Law 43.

### *Recommendation,*

**TO BE SIGNED BY TWO MEMBERS OF THE SOCIETY, OR ONE MEMBER OF  
THE COMMITTEE.**

*WE, the undersigned, believing \_\_\_\_\_  
to be a sober and industrious person, do recommend \_\_\_\_\_ to be admitted  
a Member of \_\_\_\_\_ Provident and Independent  
Institution.*

*Dated this \_\_\_\_\_ day of \_\_\_\_\_ 183*

*(Signed) \_\_\_\_\_ } \_\_\_\_\_ } Members.*

***Member's Declaration on Admission.***

I, \_\_\_\_\_ by occupation \_\_\_\_\_  
residing \_\_\_\_\_  
being desirous of becoming a Member of \_\_\_\_\_  
Provident and Independent Institution, and

Intending to make an assurance therein  
of Medical Attendance, Advice, and Medicines in Sickness,

***£. S. D.***

of \_\_\_\_\_ weekly pay in sickness for life,  
of \_\_\_\_\_ weekly pay in sickness, until the age of  
of \_\_\_\_\_ weekly pay for life after the age of  
of \_\_\_\_\_ at death :

And also intending to make a weekly deposit in the hands of the Trustees of  
***S. D.***

\_\_\_\_\_ for \_\_\_\_\_ years to become independent of the above assurance  
of sick pay, sum at death, and weekly pay after the age of \_\_\_\_\_ and  
to receive £ \_\_\_\_\_ additional at death—

do hereby declare, that my age does not exceed \_\_\_\_\_ years; that the average amount of my weekly wages or emoluments is not less than £ \_\_\_\_\_ per week; and that I am not, and have not been, afflicted with any disease, disorder, or constitutional weakness which may tend to incapacitate me from the performance of my customary occupations, or which I have not mentioned to the certifying Surgeon. And I do hereby agree, that this Declaration shall be made the basis of the contract between the Institution and myself, and that if any untrue averment is contained in this Declaration, all money which shall be paid by me to this Institution shall be forfeited, and

[Form No. 3 *continued.*]

Intending to make a weekly saving

*S. D.*

of \_\_\_\_\_ to provide for emergencies,

of \_\_\_\_\_ for the endowment of \_\_\_\_\_

to be paid to \_\_\_\_\_ on \_\_\_\_\_ attaining the age of \_\_\_\_\_ years,

I do hereby declare, that if admitted I will faithfully observe all and several the laws and regulations of this Institution; and I do furthermore consent, agree and pledge myself, that all payments made by me to the Institution, shall be subject to the said laws and regulations.

Dated this

day of

18

Signed,

Witness,

\_\_\_\_\_

*Note—All those parts which do not apply to the Individual making the Declaration, must be erased previous to Signature.*

[Form No. 4.]

*Certificate Card.*

# PROVIDENT & INDEPENDENT INSTITUTION.

**SENIOR DIVISION, No.**

This is to certify that \_\_\_\_\_  
aged \_\_\_\_\_ residing \_\_\_\_\_  
is this day admitted a Member.

**Dated** 183

[Reverse Side of Certificate Card.]

## WEEKLY CONTRIBUTIONS, ASSURANCES, &c.

s. d.	Medical Attendance and Medicines at all times from either of the Surgeons.  £. s. d.	_____ per Week in Sickness
Paying _____ to insure		_____ per Week in Sickness until the age of _____
		_____ per Week for Life after the age of _____
		_____ at Death.

Depositing ————— { Weekly for      Years to become Independent of the above Assurance (except Medical Attendance), and to receive £      additional at Death.

Saving { — To provide for emergencies.  
                  { For the Endowment of \_\_\_\_\_  
                  { aged — to be paid on — attaining the age of —

Total Payment  PER WEEK.

## SURGEONS.

Mr.  
Mr.  
Mr.

Mr.  
Mr.  
Mr.

### *Order for Medical Attendance.*

*Gentlemen,*

*You are requested to attend \_\_\_\_\_ No. \_\_\_\_\_  
residing \_\_\_\_\_  
who is a Member of \_\_\_\_\_ Provident and  
Independent Institution, and, if necessary, to certify the state of  
health to the Committee.*

*Dated this*      *day of*      183

(Signed) \_\_\_\_\_

*Secretary.*

To the Surgeons of *Mr.*  
*Provident & Independent* *Mr.*  
*Institution,* *Mr.* *Mr.*

[Form No. 6.]

**Surgeon's Certificate of Health for Sick Pay.**

*I hereby certify that* \_\_\_\_\_ *No.* \_\_\_\_\_  
*afflicted with* \_\_\_\_\_  
*and unable to follow his customary occupation.*

*Dated this*      *day of*      183

*(Signed)* \_\_\_\_\_ *Surgeon.*

*To the Secretary of* \_\_\_\_\_  
*Provident and Independent Institution.* }

**Member's Declaration for Sick Pay.**

*I,* \_\_\_\_\_ *No.* \_\_\_\_\_  
*residing* \_\_\_\_\_ *being*  
*afflicted with sickness and infirmity, and being unable to perform any*  
*work, or to execute any employment, or to exercise in any manner my cus-*  
*tomary occupation; do hereby claim the weekly sum of* \_\_\_\_\_  
*Shillings, being the pay due to me in sickness as a Member of* \_\_\_\_\_  
*Provident and Independent Institution; and I do hereby promise to give*  
*notice to the Secretary in writing as soon as I shall be able to perform*  
*any work, or to execute any employment, or to exercise in any manner*  
*my customary occupation, and not to return to my work contrary to the*  
*advice of my Surgeon.*

*Dated this*      *day of*      183

*(Signed)* \_\_\_\_\_

*To the Secretary of* \_\_\_\_\_  
*Provident and Independent Institution.* }

[Form No. 7.]

**Sick List.**

*Name* \_\_\_\_\_ *No.* \_\_\_\_\_

*Residence* \_\_\_\_\_

*£.*   *s.*   *d.*

*Full Pay* ..... \_\_\_\_\_ *commenced* \_\_\_\_\_ 183

*Half Pay* .... \_\_\_\_\_ ..... 183

*Quarter Pay*... \_\_\_\_\_ ..... 183

<i>Surgeon or Visitor's Name.</i>	<i>Date of Visit.</i>

*Sir,*

*I hereby give Notice, that I this day withdraw my claim for weekly pay in sickness.*

*Date* \_\_\_\_\_ 183

*Name* \_\_\_\_\_

Page 14, Law 39, lines 1 and 2,  
The following alteration has been made since the original  
was printed, with a view to explain more fully what is in-  
tended:—  
For "every certificate of health on the admission of a mem-  
ber,"  
Read—the certificate of health of every candidate for ad-  
mission, except children in the schools connected with  
this Institution;

#### NOTE.

